

**STRIPLING, PEDERSEN & FLOYD**

**ATTORNEYS AT LAW**

M. M. STRIPLING (1913-2006)  
BILL PEDERSEN, JR.  
CRAIG STRIPLING  
THAD FLOYD, RETIRED

118 E. HOSPITAL, SUITE 400  
P.O. BOX 630870  
NACOGDOCHES, TEXAS 75963-0870  
PHONE 936/564-0445  
FAX 936/569-1232  
E-MAIL [spf@striplinglaw.com](mailto:spf@striplinglaw.com)

November 12, 2021

VIA CERTIFIED MAIL NO.  
9414 7266 9904 2170 1677 31  
RETURN RECEIPT REQUESTED

Bradley C. Smith  
12524 N. FM 95  
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.  
9414 7266 9904 2170 1677 55  
RETURN RECEIPT REQUESTED

Bradley C. Smith  
401 CR 242  
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.  
9414 7266 9904 2170 1677 48  
RETURN RECEIPT REQUESTED

Kristy B. Smith  
12524 N. FM 95  
Nacogdoches, Texas 75961

VIA CERTIFIED MAIL NO.  
9414 7266 9904 2170 1677 62  
RETURN RECEIPT REQUESTED

Kristy B. Smith  
401 CR 242  
Nacogdoches, Texas 75961

EXHIBIT

B

Re: Promissory Note in the amount of Two Hundred Thousand and No/100 Dollars (\$200,000.00) dated February 15, 2013 executed by Borrower, Bradley C. Smith and wife, Kristy B. Smith, payable to Lender, Lloyd Gillespie; and Deed of Trust dated February 15, 2013 from Grantor, Bradley C. Smith and wife, Kristy B. Smith, to Trustee, Robyn Gillespie, recorded at Vol. 3880, Page 77, Official Public Records of Nacogdoches County, Texas

Mr. and Mrs. Smith:

The referenced note matured on February 15, 2018 and remains unpaid.

Demand is made for the immediate payment of \$182,479.18 principal and \$120,736.98 accrued but unpaid interest through November 12, 2021, together with additional interest at the rate of \$75.51 per day until paid.

Please find attached Federal Fair Debt Collections Practices Act Notice.

Please be advised that if the payment is not received by December 3, 2021, the mortgagee will exercise its rights under the loan documents.

If you have any questions, please consult your legal counsel.

Sincerely yours,

STRIPLING, PEDERSEN & FLOYD  
P.O. Drawer 630870  
Nacogdoches, Texas 75963-0870  
Phone (936) 564-0445  
Fax (936) 569-1232  
billpedersen@striplinglaw.com

By



Bill Pedersen, Jr.  
State Bar No. 15715000  
Attorney for Lloyd Gillespie

BPjr/rw

Cc: Lloyd Gillespie

VIA US MAIL

## FEDERAL FAIR DEBT COLLECTIONS PRACTICES ACT NOTICE

(1) The amount of the debt:

- (A) \$182,479.18 past due principal as of July 15, 2016 (date of last payment)
- (B) \$30,070.77 pre-maturity (10%) interest accrued at \$51.94 per diem from July 16, 2016 to February 15, 2018 (date of maturity)
- (C) \$90,666.21 post-maturity (18%) interest accrued at \$66.42 per diem from February 16, 2018 to November 12, 2021

Total due \$303,216.16 with interest accruing at \$75.51 per diem from November 13, 2021 until paid

(2) The name of the Lender is Lloyd Gillespie, 8211 S. US Hwy 59, Nacogdoches, Texas 75964, phone number (936) 554-8557;

(3) Unless you within thirty days (30) after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid;

(4) If you notify the above named attorney in writing within the thirty-day (30) period that the debt, or any portion thereof, is disputed, the above named attorney will obtain verification of the debt and a copy of such verification will be mailed to you by the above named attorney;

(5) The name and address of Lender are set forth herein.

(6) Because of interest and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. For further information and/or to make your payment, contact Lloyd Gillespie at phone number (936) 554-8557.

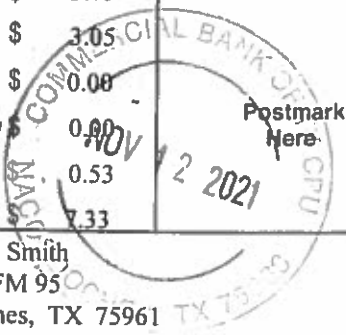
(7) The law does not require me to wait until the end of the thirty-day (30) period before proceeding with foreclosure pursuant to the Deed of Trust. If, however, you request proof of the debt within the thirty-day (30) period that begins with your receipt of this notice, the law requires me to suspend my efforts to collect the debt until I mail the requested information to you.

**THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**U.S. Postal Service**  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

USPS® ARTICLE NUMBER	
9414 7266 9904 2170 1677 31	
Certified Mail Fee	\$ 3.75
Return Receipt (Hardcopy)	\$ 3.05
Return Receipt (Electronic)	\$ 0.00
Certified Mail Restricted Delivery	\$ 0.00
Postage	0.53
Total Postage and Fees	7.33
Sent to: Bradley C. Smith 12524 N. FM 95 Nacogdoches, TX 75961	
<b>Reference Information</b>  Gillespie/Smith	

PS Form 3800, Facsimile, July 2015



**STRIPLING, PEDERSEN & FLOYD**  
 ATTORNEYS AT LAW  
 P.O. DRAWER 630870  
 NACOGDOCHES, TEXAS 75963-0870

RETURN SERVICE REQUESTED

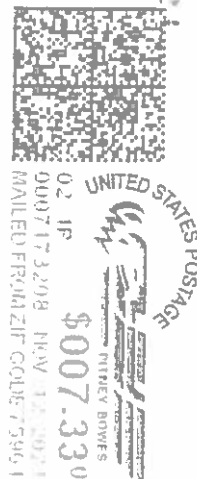
12/4

BRADLEY C. SMITH  
 12524 N. FM 95  
 NACOGDOCHES, TX 75961

RETURN RECEIPT REQUESTED



9414 7266 9904 2170 1677 31



75961-08703124

VAC

BC:

75963087070

\*2655-05691-12-47

RETURN TO SENDER  
 VACANT  
 UNABLE TO FORWARD

NIXIE 711 DE 1310 0511/28/21

**SHEVEPORT LA 710**

2000

RETURN RECEIPT REQUESTED

UNITED STATES POSTAGE  
  
 \$007.330  
 000717320R PNY 12 2001  
 MAILED FROM ZIP CODE 75041

77

0011/29/71 1316 13 777

BC: 75963087070

75361-818-3027; P

UTP

Domestic Mail Only

9414 7266 9904 2170 ~~1677~~ 55

3.75  
3.05  
0.00  
0.00  
0.53  
7.33

COMMERCIAL BANK OF INDIA  
NOV 12 2021  
Postmark Here

### Reference Information

PS Form 3800, Facsimile, July 2015

**U.S. Postal Service**  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

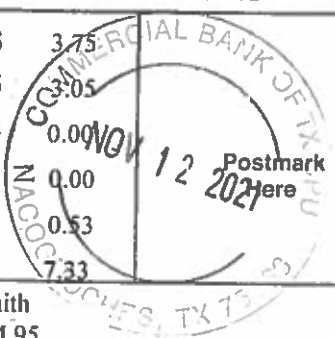
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**Sent to:** Kristy B. Smith  
 12524 N. FM 95  
 Nacogdoches, TX 75961

**Reference Information**  
 Gillespie/Smith

PS Form 3800, Facsimile, July 2015



*✓ AC*

Kristy B. Smith  
 12524 N. FM 95  
 Nacogdoches, TX 75961

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 NACOGDOCHES, TEXAS 75963-0870

RETURN SERVICE REQUESTED  
 12/1



9414 7266 9904 2170 1677 48

RETURN RECEIPT REQUESTED

SHREVEPORT LA 710



75961-0870  
 VAC

BC: 75963087070 \*1165-03132-12-46  
 RETURN TO SENDER  
 VACANT  
 UNABLE TO FORWARD

STRIPLING, PEDERSEN & FLOYD

ATTORNEYS AT LAW  
P.O. DRAWER 630870  
NACOGDOCHES, TEXAS 75963-0870

RETURN SERVICE REQUESTED



9414 7266 9904 2170 1677 62



RETURN RECEIPT REQUESTED

Kristy B. Smith  
401 CR 242  
Nacogdoches, TX 75961

MIXIE 711 RE 1310 0911/29/21

RETURN TO SENDER  
NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

BC: 75963087070 \*0565-00500-13-01  
75963087070

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Domestic Mail Only

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